

Essay On Your Opinion on Borrowing and Lending Goods and Money Are Always Unwise

Question: Some people claim that borrowing and lending goods and money are always unwise. Give your opinion, referring to some of your own experiences and others you have heard of.

Answer: My grandfather used to tell me: never forget to repay a debt, but if you ever lend anything to anyone prepare not to be repaid. These are words that have guided me in life so far and I must say they are the wisest I have ever heard. Let me elaborate.

On lending things, I remember once I lent a set of my favorite records to a friend who was holding a dance party. Naturally, I was one of the guests. After a lovely evening at the party, I asked my friend for my records. He said it was a bit late in the night to sort out my records from the others that he had borrowed. He assured me that he will do so first thing in the morning. Well, the morning came and went without any sign of him. So were the subsequent mornings and afternoons. He was not to be seen. When I finally managed to catch him in his house he said he still had not sorted out the records. This time he pleaded for a week. I gave him a week.

After a month or so of non-communication, I contacted him again and this time he gave me a pile of records which were definitely not mine. I should know, for all my records bore my name. When I protested, he actually gets angry. I knew that it was now impossible to get my records back. I suspected he wanted to keep them for himself, or for his cronies. So I dropped the pile of junk records on his feet and that was the end of our friendship.

There was another friend who borrowed some money from me because he said he was broke. He even opened his wallet to show me that it was

empty. So I parted with some of my money and that seemed to be the end of the story. I still see him once in a while but there is no mention of the debt. I am too embarrassed to ask him. He probably has forgotten the whole matter or deliberately refusing to repay me. What am I to do, lose another friend?

My policy now is not to lend anything. If it is unavoidable to do so, we will assume that the borrowed thing or money will not be returned. In that way, I spare me the agony of waiting for something that may never return and also the possibility of souring a friendship. I have transformed lending into giving. It eliminates the problems associated with debts. However, I am extremely careful I do not become a Santa Claus.

On borrowing things, my grandfather's words again guide me. I make sure I pay my debts. The point that I realize is not to borrow anything as far as possible. When one borrows something, the feeling of owing something hangs like a dark cloud over one's head. Until the debt is paid, the feeling prevails.

There is a mathematics book in my house which bears the name of one of my friends. The manner through which it came to reside permanently in my house was unintentional but nevertheless, it was the result of borrowing on my part. I borrowed the book from a friend in a higher form. He did not require the book anymore, By the time I finished with the book and rediscovered that it was not mine, my friend had gone overseas for further studies. To this time, many years later. I cannot return the book to him. I have no idea where he lives. Even if we're to be able to return the book to him he would probably laugh at the triviality of the matter. Till that time, if the time comes, I still carry a feeling of unpayable debt at the back of my mind.

I know a story of a man who borrowed some money from an old man.

Before he could repay the money, the old man died. How would one pay one's debt to a dead man? The only consolation he could derive from his predicament was to repay the debt to the old man's next-of-kin, but the feeling of gratitude is not the same.

Lastly, I know of scroungers who borrow virtually everything they need. They borrow sugar, milk, clothes, shoes and anything you can think of. There is no hint of shame in their faces. it is more correct to refer to them as takers, as opposed to givers. They take things with or without permission, constantly leaning on the fragile bonds of friendship. I suppose most people just tolerate such takers, as long as the borrowing is not too unbearable.

To avoid all these problems associated with borrowing and lending, the best thing is not to borrow or lend. When Shakespeare wrote "*neither a borrower nor a lender is*", he was probably very much aware of the folly of being a party in this not-too-pleasant transaction. Life is definitely more pleasant without being a borrower or lender.